

Because it's more than  
*just a house.*

NJ's Hardest Hit Fund offers

up to

**\$50,000**

in assistance to save your home.



***New Jersey Homeowners: Attend a Free***  
**FORECLOSURE PREVENTION**  
**RESOURCE EVENT**

*Meet One-on-One with a HUD-Certified Housing Counselor and Additional  
Local Vendors Who Can Assist You*

**December 12, 2016**

**3PM—8PM**

**The Boathouse at Mercer Lake**

*(Located Within Mercer County Park)*

**334 South Post Road**

**West Windsor, New Jersey 08850**

**WHAT TO BRING:** *(Required to Submit Application)*

- Valid government ID for all borrowers/spouses
- Recent monthly mortgage statement
- Information about other mortgages on your NJ home
- Recent proof of income (minimum of 30 days) for all borrowers/spouses on the mortgage
- If self-employed, year-to-date and prior year profit and loss statements
- 2 years most recent signed tax returns and W2's for all borrowers/spouses on the mortgage
- Documentation of income you receive from other sources (alimony, child support, social security, etc.)
- Two most recent bank statements

*NOTE: Please bring photocopies of your original documents if possible. Not all documents may be applicable to your individual situation. Only bring the documents that apply to you.*



**RSVP at <http://bit.ly/dec12foreclosure>**

*A service of the New Jersey Housing and Mortgage Finance Agency | Learn about NJ's Hardest Hit Fund at [www.njhousing.gov/foreclosure](http://www.njhousing.gov/foreclosure)*



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New Jersey's Hardest Hit Fund (NJHHF) programs are funded through a federal grant from the United States Treasury's Hardest Hit Fund.

**IF YOU ARE IN DANGER OF LOSING YOUR HOME TO FORECLOSURE,  
THE NJHHF PROGRAMS MAY BE ABLE TO HELP!**

**PROGRAM DESCRIPTION:**

- **HomeSaver:** New Jersey HomeSaver offers eligible homeowners up to \$50,000 in financial assistance to help bring their household monthly payment to an affordable level through a refinance, recast, or permanent modification of the first mortgage loan.
- **HomeKeeper:** New Jersey HomeKeeper offers eligible homeowners up to \$48,000 in financial assistance to cover arrearages and/or monthly mortgage payments (including principal, interest, taxes and insurance) for up to 12 months.

**HOW TO APPLY:**

Visit [www.njhousing.gov/foreclosure](http://www.njhousing.gov/foreclosure) and click on the "Click Here to Apply" button to begin your application. Before you begin, please have your mortgage loan information and income for all borrowers and spouses.

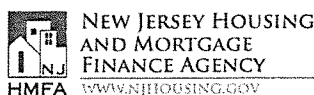
If you are reapplying for assistance, please contact 1-855-647-7700 or 609-278-7660.

**ELIGIBILITY REQUIREMENTS:**

- You are a New Jersey homeowner at risk of foreclosure through no fault of your own
- You own only one residential home (one, two, or three-units), and currently reside in that home
- You suffered a qualifying involuntary financial hardship that caused or will cause you to fall behind on your mortgage payment

*Hardships include:*

- An involuntary loss of employment income
- A reduction in household income due to underemployment or other demonstrated financial hardships including medical, divorce, disability or death



**LEARN MORE AT [WWW.NJHOUSING.GOV/FORECLOSURE](http://WWW.NJHOUSING.GOV/FORECLOSURE)**